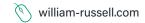


The Silver Plan for Individuals

Just to let you know—you won't find complete information for the Silver plan in this guide, nor the full T&Cs, limitations, and exclusions that would apply if you purchase it. You can find these in the plan agreement, which we suggest you read together with this guide. All the benefits in this guide are per member per period of cover, unless stated otherwise. Some benefit limits are stated in multiple currencies—the currency that applies to you is the currency in which you pay your premium.

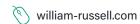
Key	O Full cover within annual benefit limit	O Partial or limited cover	Optional cove		
	Silver				
Annual benefit limit	US\$2,500,000 or £1,66	US\$2,500,000 or £1,666,000 or €1,875,000			
Hospital costs					
Hospital accommodation	O Private hospital room	Private hospital room			
Hospital treatment	O Full cover	O Full cover			
Parent accommodation	O Full cover				
Road ambulance	O Full cover				
Hospital cash benefit	O US\$200 or £132 or €1	50 per night			
Cancer treatment					
Cancer treatment	O Full cover				
Cancer genome tests	O Up to US\$6,000 or £4,	O Up to US\$6,000 or £4,000 or €4,500 per period of cover			
Wigs	C Lifetime limit of US\$1	O Lifetime limit of US\$150 or £100 or €113			
Counselling	C Lifetime limit of US\$5	O Lifetime limit of US\$500 or £330 or €375			
Dietitian	O Lifetime limit of US\$1	00 or £67 or €75			
Organ, bone marrow or ti	ssue transplants				
Transplant and related trea	atment				
Donor costs	O Up to US\$25,000 or £	.16,600 or €18,750 per transplant			
Kidney dialysis					
Kidney dialysis	O Full cover				
Reconstructive surgery					
Reconstructive surgery	O Full cover				
Congenital conditions or	hereditary conditions				
Congenital conditions or h conditions	ereditary OLifetime limit of US\$4	O Lifetime limit of US\$40,000 or £26,600 or €30,000			





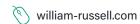
Key	O Full cover v	within annual benefit limit	O Partial or limited cover	Optional cover
		Silver		
Mental health treatment				
Lifetime mental health tre	eatment limit	US\$75,000 or £50,000 or	€56,250	
In-patient and day-patient treatment (12-month waitin		Oup to 30 days per period	of cover	
Out-patient mental health (12-month waiting period)	treatment	O Up to 10 consultations pe	r period of cover	
HIV/AIDS treatment				
HIV/AIDS treatment (24-month waiting period)		O Up to US\$75,000 or £50,000 or €56,250 per period of cover		
Medical appliances				
Medical aids		O Up to US\$500 or £330 or	€375 per medical condition pe	r period of cover
Prosthetic implants		O Full cover		
Prosthetic devices		O Up to US\$1,000 or £660 o	r €750 per device	
Out-patient treatment				
Primary medical care		O Full cover		
Emergency ward treatmen	t	O Full cover		
Out-patient surgical proce	dures	O Full cover		
Advanced diagnostic tests	}	O Full cover		
Complementary treatment	s	O Up to 10 sessions per per	iod of cover	
Hormone replacement the	rapy	O Maximum period of 12 mg	onths from the date of diagnosi	is
Traditional Chinese medic	ine	O Up to US\$50 or £33 or €3	8 per session, up to a maximu	m of 15 sessions
Physiotherapy		O Full cover		
Chronic conditions				
Acute flare-ups		O Full cover		
Monitoring and maintenan	се	O Full cover		
Well-being benefits You're only eligible for certain benefits in this section only if you select them and they are stated on your Certificate of Insurance.				
Preventive health and well (6-month waiting period)	-being	O Up to US\$300 or £200 or	€225 per period of cover	
		Oup to US\$500 or £330 or (only if you select this option		
Vaccinations for adults		O Up to US\$150 or £100 or €	E113 per period of cover	
Well-child benefit (6-month	waiting period)	O Up to US\$200 or £133 or €	£150 per period of cover	
Rehabilitation treatment				
Rehabilitation treatment		O Up to 15 days per medica	I condition	





Key	O Full cover within annual benefit limit		O Partial or limited cover	Optional cover	
		Silver			
Home nursing costs					
Home nursing costs		O Up to 12 weeks per medi	cal condition		
Lifetime care					
Lifetime limit for all lifeti	me care	US\$50,000 or £33,300 or	€37,500		
Hospice and palliative ca	re	Oup to the lifetime limit for all lifetime care			
Artificial life maintenance)	Oup to the lifetime limit for	r all lifetime care		
Persistent vegetative state neurological damage	te and	Oup to the lifetime limit for	r all lifetime care		
Dental costs You're only eligible for certain b	enefits in this sectior	n only if you select them and they a	are stated on your Certificate of Ins	urance.	
Emergency restorative tre receive as an in-patient	eatment you	O Full cover			
Emergency restorative tre receive as an out-patient		O Up to US\$500 or £330 or	€375 per period of cover		
Dental Basic (6-month waiting period)		O Up to US\$1,000 or £660 of subject to a 20% co-insu	or €750 per period of cover, rance (only if you select this op	tion)	
Dental Plus (12-month waiting period)			or €1,125 per period of cover, rance (only if you select this op	tion)	
Maternity costs					
Complications of pregnar (12-month waiting period)	псу	O Up to US\$15,000 or £10,0	00 or €11,250 per period of co	ver	
Treatment for congenital hereditary conditions for		OUp to US\$10,000 or £6,60	00 or €7,500 per pregnancy		
Expat benefits You're only eligible for certain b	enefits in this sectior	n only if you select them and they a	are stated on your Certificate of Ins	urance.	
24-hour medical assistan	ce helpline	O Full cover			
Medevac Basic		O Full cover			
Return airfare		O Full cover			
Travel expenses of a com	panion	O Full cover			
Accommodation expenses	s of a companion	O Up to US\$96 or £64 or €7	2 per night		
Compassionate home vis (12-month waiting period)	it	C Lifetime limit of one clain	n per insured person		
Repatriation of mortal ren	mains	O Full cover			
Burial or cremation		O Up to US\$1,600 or £1,060	or €1,200		
Medevac Plus		O Full cover (only if you select	et this option)		







Customising your plan

Direct billing

Direct billing is an arrangement by which we settle your medical bills directly with your hospital or treating doctor. This means you won't be left out-of-pocket for your treatment, and you won't have to submit a claim to us. That's why direct billing is also known as 'cashless access' or 'fast-track payment'.

We have direct billing arrangements with over 40,000 hospitals, clinics, and medical facilities in our worldwide medical network.

Medevac Plus

As standard on the Silver plan, we'll organise your emergency medical evacuation should you suffer a life-threatening or limb-threatening condition that cannot be treated locally. If you choose Medevac Plus, you can request repatriation to your country of nationality (if within your area of cover) or your country of residence following your eligible evacuation. The circumstances under which we'll evacuate you are extended to include advanced diagnostics and cancer treatment that cannot be provided locally.

Additional well-being cover

As standard on the Silver plan, you're covered for preventive health and well-being checks up to US\$300 or £200 or £225. You can choose to increase these limits to US\$500 or £330 or €375.

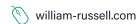
Dental options

You can add cover for routine dental care and complex dental care with our two options: Dental Basic and Dental Plus. The cover provided by Dental Basic includes screening, polishing, and simple extractions, while the cover provided by Dental Plus includes dentures, crowns, and implants. Dental Plus must be taken in conjunction with Dental Basic.

Personal accident plan

With an optional personal accident plan, we'll pay you a cash lump-sum benefit if an accident results in your death, loss of sight, loss of limb or your permanent and total disablement within 2 years of the accident. Premiums for a personal accident benefit of US\$75,000 start at US\$9.45 per member, per month.







Tailoring your plan

Area of cover

The area of cover is a feature of international health plans that you don't typically find in domestic plans. The area of cover is the geographic or territorial limits of your plan. In short, it specifies in which countries you're covered. You can choose from three areas of cover, with each one giving you different levels of cover in different countries and regions.

USA cover

The Silver plan does not cover medical treatment costs in the USA as standard. You can, however, choose cover for temporary trips of up to 45 days or 90 days, with no limit to the number of temporary trips you can make each year.

Excess

An excess is the fixed cash amount you pay towards a claim. You must choose one when you first apply for your health plan. You pay the excess for each medical condition, per period of cover. There's a range of excess options, including 'per claim' and 'per annum' excesses.

Medical underwriting

When you apply for a health plan, we assess your medical records, including any medical conditions or injuries you have suffered in the past. This process is known as medical underwriting. It helps us decide the terms under which we can offer you cover. You can choose from Full Medical Underwriting, Moratorium Underwriting or Switch Underwriting.

Payment frequency

When you apply for a health plan, you choose the frequency with which you pay your premium. You can pay annually, monthly, quarterly or half-yearly. Paying your premium annually is the cheapest option overall. If you pay half-yearly, you'll pay a surcharge of 3%. If you pay quarterly or monthly, you'll pay a surcharge of 5%.





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